

In re:
Michael Valtierrez
Debtor

Case No. 23-12285-RB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6
Date Rcvd: Sep 11, 2023

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2023:

Recip ID	Recipient Name and Address
db	Michael Valtierrez, 2892 Cridge St, Riverside, CA 92507-5608
41551045	ALLIED COLLECTION SERVICES, 9301 Oakdale Ave, Chatsworth, CA 91311-6515
41551050	Los Angeles County Sheriff, Civil Division, 110 N Grand Ave Ste 525, Los Angeles, CA 90012-3014
41551053	Prenovost, Normandin, Bergh, & Dawe, 2122 N Broadway Ste 200, Santa Ana, CA 92706-2614
41551054	SAFCO, PO Box 947610, Atlanta, GA 30394-7610
41551056	THE BUREAUS, 650 Dundee Rd Ste 370, Northbrook, IL 60062-2757
41551057	WEBBANK / ONEMAIN HOLDINGS, 601 Nw 2nd St, Evansville, IN 47708-1013

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Sep 12 2023 04:16:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Sep 12 2023 04:16:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
41551046	Email/Text: bknotifications@alturacu.com	Sep 12 2023 00:27:00	ALTURA CREDIT UNION, 2847 Campus Pkwy, Riverside, CA 92507-0906
41598694	Email/PDF: bncnotices@becket-lee.com	Sep 12 2023 00:54:04	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
41551047	Email/Text: bankruptcynotices@cbecompanies.com	Sep 12 2023 00:27:00	CBE GROUP, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
41551049	Email/Text: bkdocs@guildmortgage.net	Sep 12 2023 00:26:00	GUILD MORTGAGE COMPANY, 5898 Copley Dr Ste 400, San Diego, CA 92111-7916
41551051	Email/PDF: resurgentbknotifications@resurgent.com	Sep 12 2023 00:32:06	LVNV FUNDING, PO Box 1269, Greenville, SC 29602-1269
41551052	EDI: AGFINANCE.COM	Sep 12 2023 04:09:00	ONEMAIN FINANCIAL, PO Box 1010, Evansville, IN 47706-1010
41551055	Email/Text: dl-csgbankruptcy@charter.com	Sep 12 2023 00:27:00	Spectrum, PO Box 60074, City Industry, CA 91716-0074
41551056	EDI: Q3GTBI	Sep 12 2023 04:16:00	THE BUREAUS, 650 Dundee Rd Ste 370, Northbrook, IL 60062-2757

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
intp		Courtesy NEF
41551048	##	FIRST CITY CREDIT UNION, 717 W Temple St, Los Angeles, CA 90012-2665

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2023 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Michael Valtierrez bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Larry D Simons (TR)	larry@lsimonslaw.com c119@ecfbis.com;nancy@lsimonslaw.com;simonsecf@gmail.com;kareng@lsimonslaw.com
Shraddha Bharatia	on behalf of Interested Party Courtesy NEF notices@becket-lee.com
United States Trustee (RS)	ustpregion16.rs.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Michael Valtierrez</u>	Social Security number or ITIN	xxx-xx-0179
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Central District of California			
Case number: 6:23-bk-12285-RB			

Order of Discharge – Chapter 7

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IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael Valtierrez

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 9/11/23

Dated: 9/11/23

By the court: Magdalena Reyes Bordeaux
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.